IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,131 Group Art Unit: 3693

Filed: August 20, 2003 Docket: 11053

Title: LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL

DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.111

BOX AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated January 21, 2010, please amend the above-identified application as follows.